

B18 (Official Form 18) (12/07)

**UNITED STATES BANKRUPTCY COURT
District of Western District of Oklahoma**

Case No. 09-11678

Chapter 7

In re: Debtor(s) (name(s) used by the debtor(s) in the last 8 years, including married, maiden, trade, and address):

Brett Clifton Shumate
2340 Steeplechase Rd
Edmond, OK 73034

Susan Leigh Shumate
2340 Steeplechase Rd
Edmond, OK 73034

Social Security No.:

xxx-xx-6294

xxx-xx-0909

Employer's Tax I.D. No.:

DISCHARGE OF DEBTOR

It appearing that the debtor is entitled to a discharge,

IT IS ORDERED:

The debtor is granted a discharge under section 727 of title 11, United States Code, (the Bankruptcy Code).

BY THE COURT

Dated: 7/20/09

T.M. Weaver
United States Bankruptcy Judge

SEE THE BACK OF THIS ORDER FOR IMPORTANT INFORMATION.

B18 (Official Form 18) (12/07) – Cont.

EXPLANATION OF BANKRUPTCY DISCHARGE IN A CHAPTER 7 CASE

This court order grants a discharge to the person named as the debtor. It is not a dismissal of the case and it does not determine how much money, if any, the trustee will pay to creditors.

Collection of Discharged Debts Prohibited

The discharge prohibits any attempt to collect from the debtor a debt that has been discharged. For example, a creditor is not permitted to contact a debtor by mail, phone, or otherwise, to file or continue a lawsuit, to attach wages or other property, or to take any other action to collect a discharged debt from the debtor. *[In a case involving community property:* There are also special rules that protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.] A creditor who violates this order can be required to pay damages and attorney's fees to the debtor.

However, a creditor may have the right to enforce a valid lien, such as a mortgage or security interest, against the debtor's property after the bankruptcy, if that lien was not avoided or eliminated in the bankruptcy case. Also, a debtor may voluntarily pay any debt that has been discharged.

Debts That are Discharged

The chapter 7 discharge order eliminates a debtor's legal obligation to pay a debt that is discharged. Most, but not all, types of debts are discharged if the debt existed on the date the bankruptcy case was filed. (If this case was begun under a different chapter of the Bankruptcy Code and converted to chapter 7, the discharge applies to debts owed when the bankruptcy case was converted.)

Debts That are Not Discharged.

Some of the common types of debts which are not discharged in a chapter 7 bankruptcy case are:

- a. Debts for most taxes;
- b. Debts incurred to pay nondischargeable taxes;
- c. Debts that are domestic support obligations;
- d. Debts for most student loans;
- e. Debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- f. Debts for personal injuries or death caused by the debtor's operation of a motor vehicle, vessel, or aircraft while intoxicated;
- g. Some debts which were not properly listed by the debtor;
- h. Debts that the bankruptcy court specifically has decided or will decide in this bankruptcy case are not discharged;
- i. Debts for which the debtor has given up the discharge protections by signing a reaffirmation agreement in compliance with the Bankruptcy Code requirements for reaffirmation of debts; and
- j. Debts owed to certain pension, profit sharing, stock bonus, other retirement plans, or to the Thrift Savings Plan for federal employees for certain types of loans from these plans.

This information is only a general summary of the bankruptcy discharge. There are exceptions to these general rules. Because the law is complicated, you may want to consult an attorney to determine the exact effect of the discharge in this case.

CERTIFICATE OF NOTICEDistrict/off: 1087-5
Case: 09-11678User: jdon
Form ID: b18Page 1 of 1
Total Noticed: 19

Date Rcvd: Jul 20, 2009

The following entities were noticed by first class mail on Jul 22, 2009.

db/jdb +Brett Clifton Shumate, Susan Leigh Shumate, 2340 Steeplechase Rd, Edmond, OK 73034-2632
tr +Joel C. Hall, 210 Park Avenue, 3030 Oklahoma Tower, Oklahoma City, OK 73102-5604
cr +Countrywide Home Loans Servicing, LP, c/o Kivell, Rayment and Francis, P.C., Whitney D. Petty,
Triad Center, Suite 240, 7666 East 61st Street, Tulsa, OK 74133-1143
cr +Key Bank, N.A., 4910 Tiedeman Road, Brooklyn, OH 44144-2338
4423689 +American General Finan, 7608 N May Ave, Oklahoma City, OK 73116-3100
4423690 +Bank Of America, Pob 17054, Wilmington, DE 19884-0001
4423694 +Countrywide, 450 American St Credit Reporting S, Simi Valley, CA 93065-6285
4499627 Focus Receivables Mgmt LLC, PO Box 723060, Atlanta GA 31139-0060
4423698 +Keybank Na, Po Box 94825, Cleveland, OH 44101-4825
4423699 +Nelnet Lns, Po Box 1649, Denver, CO 80201-1649
4499629 Receivables Performance Mgmt, PO Box 1547, Lynnwood WA 98046-1547
4499630 Steeplechase Association Inc, c/o Neighborhood Services Inc, 322 S Fretz Dr,
Edmond OK 73003

The following entities were noticed by electronic transmission on Jul 20, 2009.

tr +EDI: QJCHALL.COM Jul 20 2009 18:18:00 Joel C. Hall, 210 Park Avenue, 3030 Oklahoma Tower,
Oklahoma City, OK 73102-5604
4440467 +Fax: 405-848-8619 Jul 20 2009 21:28:30 American General Finance, 7927 N May Ave,
Oklahoma City OK 73120-4540
4423690 +EDI: BANKAMER2.COM Jul 20 2009 18:18:00 Bank Of America, Pob 17054,
Wilmington, DE 19884-0001
4423691 +EDI: CHASE.COM Jul 20 2009 18:18:00 Chase, 201 N Walnut St # Del-10,
Wilmington, DE 19801-2920
4423692 +EDI: CHASE.COM Jul 20 2009 18:18:00 Chase, Bank One Card Serv 800 Brooksedge Blv,
Westerville, OH 43081-2822
4423693 +EDI: CAUT.COM Jul 20 2009 18:18:00 Chase Auto, 14800 Frye Road, Fort Worth, TX 76155-2732
4423695 +EDI: RMSC.COM Jul 20 2009 18:18:00 Gemb/lowes, Po Box 981400, El Paso, TX 79998-1400
4423697 EDI: IRS.COM Jul 20 2009 18:18:00 IRS, Austin, TX 73301
4423696 +EDI: IRS.COM Jul 20 2009 18:18:00 Internal Revenue Service, 55 N Robinson Ave,
Oklahoma City, OK 73102-9229

TOTAL: 9

***** BYPASSED RECIPIENTS *****

NONE.

TOTAL: 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 9): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jul 22, 2009

Signature:

